

CLAIMS

We claim.

1 1. A method for ameliorating financial risk in providing electronic  
2 payment services, comprising:

3 receiving, via a network, a request to execute a payment on  
4 behalf of a network user associated with two or more user  
5 identifiers, the request including a first user identifier;

6 processing previous requests executed on behalf of the network  
7 user, each previous request including one of the two or more user  
8 identifiers, to determine if the request will be accepted for  
9 execution; and

10 if the determination is to accept the request for execution,  
11 directing a debit from an account associated with the network user.

1 2. A method for processing electronic payment requests, comprising:

2 receiving, via a network, a request to execute a payment on  
3 behalf of a network user, the request including a user identifier  
4 associated with the network user;

5 identifying all user identifiers associated with the network  
6 user;

7 processing previously executed payments associated with each  
8 identified user identifier to determine if the request will be  
9 accepted for execution; and

10 transmitting, via the network, the determination.

1 3. The method of claim 2, wherein:

2 the determination is transmitted to the network user; and  
3 the transmission is a real-time transmission.  
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1 4. The method of claim 2, further comprising:

2 determining a total monetary value of previously executed  
3 payments executed in one or more time periods;

4 determining if the total monetary value of previously executed  
5 payments executed in the one or more time periods exceeds one or  
6 more threshold values; and

if the determination is the total monetary value of previously executed payments executed in the one or more time periods does exceed one or more threshold values, not accepting the request for execution.

5. The method of claim 4, wherein:

the user identifier included with the request is also associated with a sponsor; and

at least one of the one or more threshold values and the one or more time periods is based upon the identity of the sponsor.

6. The method of claim 4, further comprising:

determining if the total monetary value of previously executed payments in the one or more time periods in combination with an amount of the payment exceeds one or more threshold values; and  
if so determined, not accepting the request for execution.

7. The method of claim 2, further comprising:

determining a total number of previously executed payments executed in one or more time periods;

determining if the total number of previously executed payments executed in the one or more time periods exceeds one or more values; and

if the determination is the total number of previously executed payments executed in the one or more time periods does exceed one or more values, not accepting the request for execution.

8. The method of claim 7, wherein:

the user identifier included with the request is also associated with a sponsor; and

at least one of the one or more values and the one or more time periods is based upon the identity of the sponsor.

9. The method of claim 2, wherein the payment is one of (1) a payment of a bill, (2) a gift, (3) a payment for the purchase of goods or services made via the network, and (4) a payment for goods or services purchased from an Internet auction.

1 10. The method of claim 2, if the determination is to accept the  
2 request for execution, further comprising:

3 directing a debit from an account associated with the network  
4 user at a first time; and

5 directing a credit to a payee at a second time;

6 wherein the second time is subsequent to the first time; and

7 wherein a time period between the first time and the second  
8 time is a determined time period.

1 11. The method of claim 10, further comprising:

2 processing previously executed payments associated with each  
3 identified user identifier to determine the time period.

1 12. The method of claim 10, further comprising:

2 determining the time period based upon at least one of (1) an  
3 amount of the payment, (2) the identity of the network user, (3) an  
4 association maintained by the network user, and (4) payments  
5 previously executed on behalf of the network user.

1 13. A method for processing a payment request, comprising:

2 receiving a request via a network to execute a payment to a  
3 payee on behalf of a network user;

4 determining a time period for crediting the payee subsequent  
5 to debiting an account associated with the network user;

6 directing a debit from the network user account at a first  
7 time, the first time beginning the determined time period; and

8 directing a credit to the payee at a second time, the second  
9 time at the end of the determined time period.

1 14. The method of claim 13, wherein the determined time period is  
2 determined based upon at least one of (1) the identity of the  
3 network user, (2) an amount of the payment, (3) an association  
4 maintained by the network user, and (4) payments previously  
5 executed on behalf of the network user.

1 15. The method of claim 13, wherein the request includes a user  
2 identifier associated with the network user, further comprising:

identifying all user identifiers associated with the network user;

processing previously executed payments associated with each identified user identifier to determine the period.

16. The method of claim 15, further comprising:

determining a total monetary value of previously executed payments executed in one or more time periods; and

determining if the total monetary value of previously executed payments executed in the one or more time periods exceeds one or more threshold values to determine the period.

17. The method of claim 16, wherein:

the user identifier included with the request is also associated with a sponsor; and

at least one of the one or more threshold values and the one or more time periods is based upon the identity of the sponsor.

18. The method of claim 16, further comprising:

determining if the total monetary value of previously executed payments in the one or more time periods in combination with an amount of the payment exceeds one or more threshold values to determine the period.

19. The method of claim 15, further comprising:

determining a total number of previously executed payments executed in one or more time periods; and

determining if the total number of previously executed payments executed in the one or more time periods exceeds one or more values to determine the period.

20. The method of claim 19, wherein:

the user identifier included with the request is also associated with a sponsor; and

at least one of the one or more values and the one or more time periods is based upon the identity of the sponsor.

1 21. A system for processing payment requests, comprising:

2 a communications port configured to receive and to transmit  
3 information via a network;

4 a memory configured to store a plurality of user identifiers  
5 associated with a plurality of network users and information  
6 associated with previously executed payments on behalf of the  
7 plurality of network users, the information associated with each  
8 previously executed payment including a user identifier; and

9 a processor in communication with the communications port and  
10 the memory and configured to (1) receive a request to execute a  
11 payment on behalf of one of the plurality of network users, the  
12 request including a user identifier associated with the network  
13 user, (2) identify all user identifiers associated with the network  
14 user stored in the memory, (3) identify previously executed  
15 payments associated with each identified user identifier stored in  
16 the memory, (4) determine if the request will be accepted for  
17 execution based upon the identified previously executed payments,  
18 and (5) cause a notice of the determination to be transmitted.

1 22. The system of claim 21, wherein the processor is further  
2 configured to cause the notice to be transmitted to the network  
3 user in real-time. 23. The system of claim 21, wherein the processor  
4 is further configured to (1) determine a total monetary value of  
5 previously executed payments in one or more time periods, (2)  
6 determine if this total exceeds one or more threshold values, and  
7 (3) if the determination is this total does exceed one or more  
8 threshold values, determine not to accept the request for  
9 execution.

1 24. The system of claim 23, wherein:

2 the user identifier included in the request is also associated  
3 with a sponsor; and

4 at least one of the one or more threshold values and the one  
5 or more time periods is based upon the identity of the sponsor.

7 25. The system of claim 23, wherein the processor is further

8 configured to (1) determine if the total monetary value of  
9 previously executed payments executed in the one or more time  
10 periods in combination with an amount of the payment exceeds one or  
11 more threshold values, and (2) if so, determine not to accept the  
12 request for execution.

1 26. The system of claim 21, wherein the processor is further  
2 configured to (1) determine a total number of previously executed  
3 payments executed in one or more time periods, (2) determine if the  
4 total number of previously executed payments executed in the one or  
5 more time periods, plus the present request, exceeds one or more  
6 values, and (3) if the determination is the total number of  
7 previously executed payments executed in the one or more time  
8 periods, plus the present request, does exceed one or more values,  
9 determine not to accept the request for execution.

1 27. The system of claim 26, wherein:

2 the user identifier included in the request is also associated  
3 with a sponsor; and

4 at least one of the at least one values and the one or more  
5 time periods is based upon the identity of the sponsor.

1 28. The system of claim 21, wherein the payment is one of (1) a  
2 payment of a bill, (2) a gift, (3) a payment for the purchase of  
3 goods or services made via the network, and (4) a payment for goods  
4 or services purchased from an Internet auction.

1 29. The system of claim 21, wherein:

2 if the processor determines to accept the request for  
3 execution, the processor is further configured to (1) direct a  
4 debit from an account associated with the network user at a first  
5 time, and (2) direct a credit to a payee at a second time;

6 the second time is subsequent to the first time; and

7 a time period between the first time and the second time is a  
8 determined time period.

1 30. The system of claim 29, wherein the processor is further

2 configured to determine the time period based upon the identified  
3 previously executed payments.

1 31. The system of claim 29, wherein the processor is further  
2 configured to determine the time period based upon at least one of  
3 (1) an amount of the payment, (2) the identity of the network user,  
4 (3) an association maintained by the network user, and (4) payments  
5 previously executed on behalf of the network user.

1 32. A system for processing a payment request, comprising:  
2 a communications port configured to receive and to transmit  
3 information via a network;  
4 a memory configured to store information associated with  
5 network users and associated with transactions executed on behalf  
6 of network users, each transaction associated with a user  
7 identifier; and  
8 a processor in communication with the communications port and  
9 the memory and configured to (1) receive a request to execute a  
10 payment on behalf of a network user, (2) determine, based upon  
11 information stored in the memory, a time period between a debit  
12 from an account associated with the network user and a credit a  
13 payee, (3) direct a debit from the account associated with the  
14 network user at a first time, the first time beginning the  
15 determined time period, and (4) direct a credit to the payee at a  
16 second time, the second time at the end of the determined time  
17 period.

1 33. The system of claim 32, wherein the payee is also a network  
2 user.

1 34. The system of claim 32, wherein the processor is further  
2 configured to determine the period based upon at least one of (1)  
3 the identity of the network user, (2) an amount of the payment, (3)  
4 an association maintained by the network user, and (4) payments  
5 previously executed on behalf of the network user.

1 35. The system of claim 32, wherein:

2 the request includes a user identifier associated with the  
3 network user;

4 the processor is further configured to (1) identify all user  
5 identifiers associated with the network user, (2) identify all  
6 transactions associated with the identified user identifiers, and  
7 (3) determine the period based upon the identified transactions.

1 36. The system of claim 35, wherein the processor is further  
2 configured to:

3 determine a total monetary value of the identified  
4 transactions executed in one or more time periods; and

5 determine if the total monetary value of the identified  
6 transactions executed in the one or more time periods, plus a  
7 monetary value of the request, exceeds one or more threshold values  
8 to determine the period.

1 37. The system of claim 36, wherein:

2 the user identifier included with the request is also  
3 associated with a sponsor; and

4 at least one of the one or more threshold values and the one  
5 or more time period is based upon the identity of the sponsor.

1 38. The system of claim 35, wherein the processor is further  
2 configured to:

3 determine a total number of identified transactions executed  
4 in one or more time periods; and

5 determine if the total number of identified transactions  
6 executed in the one or more time periods, plus the present request,  
7 exceeds one or more threshold values to determine the period.

1 39. The system of claim 38, wherein:

2 the user identifier included with the request is also  
3 associated with a sponsor; and

4 at least one of the one or more threshold values and the one  
5 or more time periods is based upon the identity of the sponsor.

1 40. A system for ameliorating financial risk in providing



electronic payment services, comprising:

a communications port configured to receive and to transmit information via a network;

a memory configured to store information associated with previous payment requests executed on behalf of a network user; and

a processor in communication with the communications port and the memory configured to (1) receive a request to execute a payment on behalf of a network user associated with two or more user identifiers, the request including a first user identifier, (2) processing the information associated with previous payment requests stored in the memory, each previous payment request stored in the memory including one of the two or more user identifiers, to determine if the request will be accepted for execution, and (3) if the determination is to accept the request for execution, to direct a debit from an account associated with the network user.